

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Scott Edward Jenkins  
Cynthia Mae Jenkins  
Debtors

Case No. 13-00167-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: karendavi  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 38

Date Rcvd: Aug 09, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2017.

db/jdb +Scott Edward Jenkins, Cynthia Mae Jenkins, 352 Miller Road, Delta, PA 17314-8845  
4245562 COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946,  
HARRISBURG, PA 17121-0946  
4245567 +GMAC MORTGAGE, LLC, 3451 HAMMOND AVENUE, WATERLOO, IA 50702-5300  
4260586 +Kimberly A. Bonner, Esquire, ZUCKER, GOLDBERG & ACKERMAN, LLC,  
200 Sheffield Street, Suite 101, Mountainside, NJ 07092-2315  
4245573 +LONG BEACH MARINA, 800 CHESTER ROAD, BALTIMORE, MD 21220-4322  
4245575 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9741)  
4343976 +Ocwen Loan Servicing, LLC, Attn: Payment Processing, 3451 Hammond Ave,  
Waterloo, IA 50702-5345  
4245577 +PRSM/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497  
4252244 +Sterling Jewelers Inc d/b/a Kay Jewelers, P.O. Box 1799, Akron, OH 44309-1799  
4245580 THD/CBNA/BANKRUPTCY, C/O THD, PO BOX 6497, SIOUX FALLS, SD 57117-6497  
4492093 eCAST Settlement Corporation, PO Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: BASSASSOC.COM Aug 09 2017 19:08:00 ECAST Settlement Corporation,  
c/o Bass & Associates, P.C., Mary Vanatta, Admin. Assistant, 3936 E Ft. Lowell Rd Ste 200,  
Tucson, AZ 85712-1083  
4245556 +EDI: CAPITALONE.COM Aug 09 2017 19:08:00 CAP1/BSTBY, PO BOX 5253,  
CAROL STREAM, IL 60197-5253  
4245557 EDI: CAPITALONE.COM Aug 09 2017 19:08:00 CAPITAL ONE (BANKRUPTCY NOTIFICATION) (P,  
PO BOX 30285, SALT LAKE CITY, UT 84130-0285  
4245559 +E-mail/Text: jdragas@pamd13trustee.com Aug 09 2017 19:06:24 CHARLES J DEHART, III, ESQ.,  
8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036-8625  
4245560 EDI: CITICORP.COM Aug 09 2017 19:08:00 CITI - CITGO, C/O CITI, PO BOX 6497,  
SIOUX FALLS, SD 57117-6497  
4245561 E-mail/Text: ra-li-ucts-bankhbg@state.pa.us Aug 09 2017 19:06:37 COMM OF PA DEPT L&I,  
READING B&C UNIT UTCS, 625 CHERRY ST ROOM 203, READING, PA 19602-1152  
4261123 EDI: BL-BECKET.COM Aug 09 2017 19:08:00 Capital One NA, c/o Becket and Lee LLP,  
POB 3001, Malvern PA 19355-0701  
4258164 +EDI: BASSASSOC.COM Aug 09 2017 19:08:00 Capital One, N.A., Bass & Associates, P.C.,  
3936 E. Ft. Lowell Road, Suite #200, Tucson, Az 85712-1083  
4245563 +EDI: AMINFOFP.COM Aug 09 2017 19:08:00 FIRST PREMIER BANK, 3820 N LOUISE AVENUE,  
SIOUX FALLS SD 57107-0145  
4313910 EDI: RMSC.COM Aug 09 2017 19:08:00 GE Capital Retail Bank, Attn: Bankruptcy Department,  
PO Box 960061, Orlando FL 32896-0661  
4245564 +EDI: RMSC.COM Aug 09 2017 19:08:00 GECRB/JC PENNEY BK, PO BOX 103106,  
ROSWELL, GA 30076-9106  
4245565 +EDI: RMSC.COM Aug 09 2017 19:08:00 GECRB/SLEEPY, BANKRUPTCY DEPARTMENT, PO BOX 103106,  
ROSWELL, GA 30076-9106  
4245566 +EDI: GMACFS.COM Aug 09 2017 19:08:00 GMAC MORTGAGE, LLC, ATTN: BANKRUPTCY DEPT,  
1100 VIRGINIA DRIVE, FORT WASHINGTON, PA 19034-3276  
4245568 EDI: IRS.COM Aug 09 2017 19:08:00 INTERNAL REVENUE SERVICE - CIO, PO BOX 7346,  
PHILADELPHIA, PA 19101-7346  
4314410 EDI: JEFFERSONCAP.COM Aug 09 2017 19:08:00 Jefferson Capital Systems LLC, PO BOX 7999,  
SAINT CLOUD MN 56302-9617  
4245570 +E-mail/Text: ebnsterling@weltman.com Aug 09 2017 19:06:06 KAY JEWELERS, 375 GHENT ROAD,  
AKRON, OH 44333-4600  
4313743 +EDI: OPHSUBSID.COM Aug 09 2017 19:08:00 KEYSTONE RECOVERY PARTNERS, SERIES II,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
4245571 +EDI: CBSKOHLS.COM Aug 09 2017 19:08:00 KOHLS/CAPONE, COLLECTION DEPARTMENT, PO BOX 3084,  
MILWAUKEE, WI 53201-3084  
4245574 E-mail/Text: camanagement@mtb.com Aug 09 2017 19:06:06 M&T BANK, 1100 WEHRLE DRIVE,  
WILLIAMSVILLE, NY 14221  
4245576 +E-mail/Text: bankruptcydepartment@tsico.com Aug 09 2017 19:06:29 NCO FIN/02,  
C/O NCO FINANCIAL SERVICES, 507 PRUDENTIAL ROAD, HORSHAM, PA 19044-2308  
4314099 +EDI: OPHSUBSID.COM Aug 09 2017 19:08:00 OAK HARBOR CAPITAL VII, LLC,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
4314667 EDI: PRA.COM Aug 09 2017 19:08:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
4280266 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 09 2017 19:06:10  
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
Harrisburg, PA 17128-0946  
4285060 +E-mail/Text: csidl@sbcglobal.net Aug 09 2017 19:06:22 Premier Bankcard/Charter,  
P.O. Box 2208, Vacaville, CA 95696-8208  
4245579 +EDI: SEARS.COM Aug 09 2017 19:08:00 SEARS BANKRUPTCY RECOVERY, PO BOX 20363,  
KANSAS CITY, MO 64195-0363  
4245581 +E-mail/Text: kcm@yatb.com Aug 09 2017 19:06:03 YORK ADAMS TAX BUREAU,  
900 BIGLERVILLE ROAD, PO BOX 4374, GETTYSBURG, PA 17325-4374  
4249964 +E-mail/Text: kcm@yatb.com Aug 09 2017 19:06:03 YORK ADAMS TAX BUREAU, PO BOX 15627,  
YORK PA 17405-0156

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

TOTAL: 27

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
 4245572 LONG BEACH MARINA  
 cr\* +Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite #200,  
 Tucson, AZ 85712-1083  
 cr\* ECast Settlement Corporation, PO Box 28136, New York, NY 10087-8136  
 4245569\* IRS CENTRALIZED INSOLVENCY ORGANIZATION, PO BOX 7346, PHILADELPHIA, PA 19101-7346  
 4312550\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9741)  
 4320349\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive,  
 Lewisville, Texas 75067)  
 4492094\* eCAST Settlement Corporation, PO Box 28136, New York, NY 10087-8136  
 4245558 ##+CATHERINE M BILGER, TAX COLLECTOR, 529 BROAD ST EXTD, DELTA, PA 17314-9203  
 4245578 ##+ROBERT F HOFNAGLE JR MD PA, 520 UPPER CHESAPEAKE DRIVE, SUITE 208,  
 BEL AIR, MD 21014-4392

TOTALS: 1, \* 6, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 11, 2017

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 9, 2017 at the address(es) listed below:

Ann E. Swartz on behalf of Creditor Nationstar Mortgage LLC ASwartz@mwc-law.com,  
 ecfmail@mwc-law.com  
 Bass and Associates PC on behalf of Creditor Capital One, N.A. ecf@bass-associates.com  
 Charles J DeHart, III (Trustee) TWecf@pamdl3trustee.com, dehartstaff@pamdl3trustee.com  
 Dorothy L Mott on behalf of Joint Debtor Cynthia Mae Jenkins DorieMott@aol.com,  
 KaraGendronECF@gmail.com;kristinkmessneresquire@msn.com;doriemott01@yahoo.com;bethsnyderecf@gmail  
 .com  
 Dorothy L Mott on behalf of Debtor Scott Edward Jenkins DorieMott@aol.com,  
 KaraGendronECF@gmail.com;kristinkmessneresquire@msn.com;doriemott01@yahoo.com;bethsnyderecf@gmail  
 .com  
 James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmllawgroup.com  
 Kara Katherine Gendron on behalf of Debtor Scott Edward Jenkins karagendronecf@gmail.com,  
 doriemott@aol.com;doriemott01@yahoo.com;bethsnyderecf@gmail.com  
 Kara Katherine Gendron on behalf of Joint Debtor Cynthia Mae Jenkins karagendronecf@gmail.com,  
 doriemott@aol.com;doriemott01@yahoo.com;bethsnyderecf@gmail.com  
 Kimberly A Bonner on behalf of Creditor GMAC MORTGAGE LLC AS SERVICER FOR E\*TRADE BANK  
 amps@manleydeas.com  
 Kimberly A Bonner on behalf of Creditor GMAC MORTGAGE LLC AS SERVICER FOR Wells Fargo Bank,  
 National Association, as Indenture Trustee for GMACM HOME EQUITY LOAN TRUST 2005-HE1  
 amps@manleydeas.com  
 Thomas I Puleo on behalf of Creditor NATIONSTAR MORTGAGE LLC tpuleo@kmllawgroup.com,  
 bkgroup@kmllawgroup.com  
 United States Trustee ustpreigion03.ha.ecf@usdoj.gov

TOTAL: 12

**Information to identify the case:**

Debtor 1 **Scott Edward Jenkins**  
First Name Middle Name Last Name  
Debtor 2 **Cynthia Mae Jenkins**  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **Middle District of Pennsylvania**  
Case number: **1:13-bk-00167-RNO**

Social Security number or ITIN **xxx-xx-4170**  
EIN **-----**  
Social Security number or ITIN **xxx-xx-6066**  
EIN **-----**

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Scott Edward Jenkins

Cynthia Mae Jenkins  
fka Cynthia Mae McCarney**By the  
court:**August 9, 2017Honorable Robert N. Opel  
United States Bankruptcy Judge

By: karendavis, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**